



# FEDERAL RESERVE statistical release

These data are scheduled for release at 4:15 p.m. eastern time each Friday.

H.4.2(504)

January 7, 1994

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

(Millions of dollars)

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks			
	Dec 29, 1993	change since		Dec 29, 1993	change since		
		Dec 22, 1993	Dec 30, 1992		Dec 22, 1993	Dec 30, 1992	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	124,023	509	-1,893	17,544	724	88
2	U.S. government securities	296,169	-3,495	27,633	38,062	882	10,999
3	Trading account	20,406	-1,874	1,945	--	--	--
4	Investment account	275,764	-1,620	25,688	--	--	--
5	Mortgage-backed securities <sup>2</sup>	87,801	-988	7,372	--	--	--
6	All other maturing in: 1 year or less	51,820	1,016	20,310	--	--	--
7	Over 1 through 5 years	71,326	-570	-4,845	--	--	--
8	Over 5 years	64,816	-1,079	2,851	--	--	--
9	Other securities	55,622	-395	-941	7,916	-231	-794
10	Trading account	1,884	57	-1,005	--	--	--
11	Investment account	53,738	-451	65	--	--	--
12	State and local government securities	20,518	150	-181	--	--	--
13	Maturing in: 1 year or less	4,083	20	713	--	--	--
14	Over 1 year	16,436	129	-894	--	--	--
15	Other bonds, stocks, and securities	33,220	-601	246	--	--	--
16	Other trading account assets	13,453	579	2,173	--	--	--
17	Federal funds sold <sup>3</sup>	85,920	5,056	6,512	31,712	2,388	9,356
18	To commercial banks in the U.S.	53,185	4,016	-742	8,717	1,989	3,778
19	To nonbank brokers and dealers	29,434	777	8,654	--	--	--
20	To others <sup>4</sup>	3,301	262	-1,399	22,994	399	5,578
21	Other loans and leases, gross	1,019,485	2,605	24,530	160,008	2,006	-9,121
22	Commercial and industrial	272,204	-655	-7,037	96,517	1,005	-3,996
23	Bankers' acceptances and commercial paper	3,093	125	1,033	3,134	-88	639
24	All other	269,110	-779	-8,070	93,383	1,093	-4,635
25	U.S. addressees	267,560	-815	-7,998	90,185	1,111	-4,759
26	Non-U.S. addressees	1,551	35	-72	3,198	-18	123
27	Real estate loans	409,467	1,830	5,861	29,645	-156	-4,371
28	Revolving, home equity	42,641	-44	-828	--	--	--
29	All other	366,826	1,873	6,689	--	--	--
30	Loans to individuals	203,897	1,604	18,654	--	--	--
31	Loans to financial institutions	43,944	-194	5,200	22,863	283	-3,554
32	Commercial banks in the U.S.	17,986	-222	3,723	5,363	114	-875
33	Banks in foreign countries	2,460	-786	302	1,644	-50	-474
34	Nonbank financial institutions	23,498	814	1,175	15,856	219	-2,205
35	Loans for purchasing and carrying securities	19,121	-416	3,483	6,588	647	1,273
36	Loans for agricultural production	5,704	43	-87	--	--	--
37	Loans to states and political subdivisions	12,308	-188	-2,405	--	--	--
38	Loans to foreign governments and official institutions	1,382	241	-12	468	6	104
39	All other loans <sup>5</sup>	507	331	-405	3,927	222	1,424
40	Lease financing receivables	25,950	10	1,279	--	--	--
41	Less: Unearned income	1,907	-6	-425	--	--	--
42	Loan and lease reserve <sup>6</sup>	34,880	-480	-1,856	--	--	--
43	Other loans and leases, net	982,698	3,090	26,811	--	--	--
44	Other assets	167,860	-830	4,680	30,059	-1,012	-986
45	<b>TOTAL ASSETS<sup>7</sup></b>	<b>1,725,745</b>	<b>4,515</b>	<b>64,976</b>	<b>314,423</b>	<b>4,797</b>	<b>-4,363</b>

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Dec 29, 1993	change since		Dec 29, 1993	change since	
		Dec 22, 1993	Dec 30, 1992		Dec 22, 1993	Dec 30, 1992
<b>LIABILITIES</b>						
46 Deposits	1,127,346	2,179	-22,654	99,470	502	-5,551
47 Demand deposits <sup>8</sup>	316,033	3,961	15,030	5,125	683	1,078
48 Individuals, partnerships, and corporations	260,189	5,690	18,036	3,963	760	744
49 Other holders	55,844	-1,728	-3,005	1,162	-77	334
50 States and political subdivisions	10,230	387	355	--	--	--
51 U.S. government	2,956	500	-878	--	--	--
52 Depository institutions in the U.S.	22,898	-584	-2,820	--	--	--
53 Banks in foreign countries	5,667	-2,148	-370	--	--	--
54 Foreign governments and official institutions	854	236	296	--	--	--
55 Certified and officers' checks	13,240	-120	411	--	--	--
56 Other transaction deposits <sup>9</sup>	126,417	-332	5,620	--	--	--
57 Nontransaction deposits	684,896	-1,450	-43,305	94,345	-181	-6,629
58 Individuals, partnerships, and corporations	664,935	-839	-38,988	65,181	-414	-5,863
59 Other holders	19,961	-611	-4,317	29,164	233	-766
60 States and political subdivisions	16,178	-341	-4,661	--	--	--
61 U.S. government	1,867	-311	619	--	--	--
62 Depository institutions in the U.S.	1,614	42	-260	--	--	--
63 Foreign governments, official institutions, and banks	301	-1	-16	--	--	--
64 Borrowings <sup>10</sup>	327,772	2,452	53,612	78,684	3,545	-13,704
65 Federal funds purchased <sup>11</sup>	--	--	--	43,179	3,924	-6,170
66 From commercial banks in the U.S.	--	--	--	14,121	3,944	-615
67 From others	--	--	--	29,058	-20	-5,555
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	29,569	11,038	4,635	--	--	--
70 Other liabilities for borrowed money <sup>12</sup>	298,203	-8,586	48,977	35,505	-379	-7,534
71 To commercial banks in the U.S.	--	--	--	6,003	-9	-4,455
72 To others	--	--	--	29,502	-370	-3,079
73 Other liabilities (including subordinated debt)	115,058	-410	17,252	27,471	207	-4,338
74 TOTAL LIABILITIES <sup>13</sup>	1,570,176	4,221	48,210	314,423	4,797	-4,363
75 Residual (Total assets less total liabilities) <sup>14</sup>	155,569	294	16,766	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>15</sup>	1,399,478	557	56,927	223,618	2,942	7,536
77 Time deposits in amounts of \$100,000 or more	91,052	-1,378	-23,284	--	--	--
78 Loans sold outright to affiliates <sup>16</sup>	795	-24	-159	--	--	--
79 Commercial and industrial	391	-4	-61	--	--	--
80 Other	404	-20	-98	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>17,18</sup>	21,627	-89	-3,021	--	--	--
82 Net due to related institutions <sup>18</sup>	-6,539	-3,700	8,331	79,675	504	33,134

## Footnotes

- All data have been adjusted to remove the effects of bank mergers and other banking structure changes occurring since the beginning of the year.
- Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
- Includes securities purchased under agreements to resell.
- For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
- For U.S. branches and agencies of foreign banks includes lease financing receivables.
- Includes allocated transfer risk reserve.
- Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
- For U.S. branches and agencies of foreign banks includes other transaction deposits.
- Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
- Includes borrowings only from other than directly related institutions.
- Includes securities sold under agreements to repurchase.
- For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
- Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
- This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
- Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
- Affiliates include a bank's own foreign branches, nonconsolidated nonbank affiliates of the bank, the bank's holding company (if not a bank), and nonconsolidated nonbank subsidiaries of the holding company.
- Credit extended by foreign branches of domestically chartered weekly reporting banks to nonbank U.S. residents. Consists mainly of commercial and industrial loans, but includes an unknown amount of credit extended to other than nonfinancial businesses.
- For domestically chartered banks data are for the Wednesday preceding the date indicated.
- Trading account securities and other trading account assets are not available on a district basis. They are included in other assets.

NOTE: Weekly reporting domestic banks acquired \$300 million in assets and liabilities of thrift institutions in the week ending December 29, 1993. The major asset items affected were (in millions): U.S. government securities investment account mortgage-backed securities, \$100 and real estate loans all other, \$200. The major liability item affected was: nontransaction deposits-IPC, \$300.

		Federal Reserve District						
		Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
			district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,920	33,206	24,963	4,049	6,808	12,637	13,212
2	U.S. government securities, investment account 19	19,717	63,436	38,788	10,474	22,533	36,698	31,345
3	Mortgage-backed securities <sup>2</sup>	8,038	28,258	19,175	742	8,812	6,383	6,725
4	All other maturing in: 1 year or less	5,465	5,742	1,814	4,257	2,145	10,140	8,646
5	Over 1 through 5 years	5,102	11,913	4,845	2,143	2,815	14,072	10,503
6	Over 5 years	1,112	17,524	12,953	3,332	8,761	6,103	5,471
7	Other securities, investment account 19	6,233	14,394	8,683	2,011	3,865	4,060	5,278
8	State and local government securities	1,277	5,472	3,962	953	1,187	2,190	2,735
9	Maturing in: 1 year or less	869	1,116	639	121	373	240	391
10	Over 1 year	408	4,356	3,323	831	814	1,950	2,345
11	Other bonds, stocks, and securities	4,956	8,922	4,722	1,058	2,678	1,870	2,543
12	Federal funds sold <sup>3</sup>	5,787	27,967	18,933	552	4,584	11,246	7,594
13	To commercial banks in the U.S.	3,519	14,126	8,332	31	3,887	7,728	5,827
14	To nonbank brokers and dealers	2,268	12,863	9,818	106	677	3,130	1,682
15	To others	0	977	783	415	20	388	85
16	Other loans and leases, gross	54,858	219,095	147,536	67,589	81,792	100,159	101,954
17	Commercial and industrial	20,667	58,893	36,350	12,522	23,996	25,634	23,851
18	Bankers' acceptances and commercial paper	136	791	319	8	68	148	6
19	All other	20,530	58,102	36,031	12,514	23,927	25,486	23,845
20	U.S. addressees	20,494	57,725	35,712	12,475	23,817	25,391	23,650
21	Non-U.S. addressees	36	376	319	39	110	94	195
22	Real estate loans	23,419	84,067	54,130	12,227	27,668	45,730	47,018
23	Revolving, home equity	3,781	8,304	3,863	922	3,594	5,230	3,183
24	All other	19,638	75,763	50,266	11,306	24,074	40,501	43,834
25	Loans to individuals	4,675	34,238	21,960	37,444	18,381	17,426	22,961
26	Loans to financial institutions	1,433	15,894	13,315	1,714	4,699	3,172	1,182
27	Commercial banks in the U.S.	127	8,322	6,864	507	2,818	2,076	267
28	Banks in foreign countries	80	1,675	1,634	93	16	29	87
29	Nonbank financial institutions	1,226	5,897	4,817	1,114	1,865	1,067	828
30	Loans for purchasing and carrying securities	702	8,545	7,390	321	1,181	312	500
31	Loans for agricultural production	62	193	108	90	96	309	433
32	Loans to states and political subdivisions	453	2,892	1,662	972	935	2,238	2,363
33	Loans to foreign governments and official institutions	5	568	538	0	237	26	92
34	All other loans	969	9,039	8,204	426	856	3,490	2,419
35	Lease financing receivables	2,473	4,768	3,879	1,873	3,745	1,822	1,136
36	Less: Unearned income	19	1,279	965	62	13	76	179
37	Loan and lease reserve <sup>6</sup>	1,857	12,517	10,278	2,185	1,927	2,743	2,260
38	Other loans and leases, net	52,982	205,299	136,293	65,343	79,853	97,339	99,515
39	Other assets <sup>19</sup>	6,998	96,429	84,734	7,734	6,836	15,224	9,627
40	<b>TOTAL ASSETS</b>	<b>97,636</b>	<b>440,730</b>	<b>312,395</b>	<b>90,162</b>	<b>124,479</b>	<b>177,204</b>	<b>166,572</b>
<b>LIABILITIES</b>								
41	Deposits	62,267	258,925	170,851	44,823	81,263	110,277	121,401
42	Demand deposits	16,945	83,873	61,189	9,465	19,807	25,938	27,426
43	Individuals, partnerships, and corporations	14,418	64,819	45,204	8,218	17,112	22,104	22,797
44	States and political subdivisions	719	2,614	1,442	146	472	716	1,326
45	U.S. government	118	641	506	64	162	195	208
46	Depository institutions in the U.S.	1,198	3,793	2,940	722	1,205	2,088	2,333
47	Banks in foreign countries	150	4,757	4,593	74	47	39	20
48	Foreign governments and official institutions	2	709	683	4	1	96	1
49	Certified and officers' checks	340	6,541	5,822	238	807	700	740
50	Other transaction deposits <sup>9</sup>	6,755	20,326	10,433	3,423	9,905	16,643	18,677
51	Nontransaction deposits	38,567	154,726	99,228	31,935	51,552	67,696	75,298
52	Individuals, partnerships, and corporations	36,880	149,115	96,745	31,438	49,125	65,845	72,511
53	States and political subdivisions	1,545	5,188	2,098	332	1,541	1,065	2,382
54	U.S. government	17	99	99	4	725	385	315
55	Depository institutions in the U.S.	25	180	147	161	152	394	88
56	Foreign governments, official institutions, and banks	0	143	140	0	8	7	3
57	Borrowings <sup>10</sup>	23,773	84,404	65,399	31,827	28,630	42,516	27,553
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3,141	4,941	3,242	690	4,165	1,502	1,903
60	Other liabilities for borrowed money <sup>12</sup>	20,632	79,463	62,157	31,138	24,465	41,014	25,651
61	Other liabilities (including subordinated debt)	4,013	46,672	36,003	5,169	6,370	11,687	5,700
62	<b>TOTAL LIABILITIES</b>	<b>90,053</b>	<b>390,001</b>	<b>272,252</b>	<b>81,820</b>	<b>116,263</b>	<b>164,480</b>	<b>154,654</b>
63	Residual (Total assets less total liabilities) <sup>14</sup>	7,583	50,729	40,143	8,342	8,217	12,725	11,918
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>15</sup>	82,948	302,444	198,744	80,088	106,070	142,358	140,078
65	Time deposits in amounts of \$100,000 or more	4,562	22,396	17,732	9,309	5,187	7,975	9,575

## Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,651	3,106	1,778	1,917	5,491	23,249
2	U.S. government securities, investment account 19	21,343	9,444	2,203	2,940	13,137	42,493
3	Mortgage-backed securities <sup>2</sup>	8,373	3,482	1,413	527	3,245	11,804
4	All other maturing in: 1 year or less	5,113	983	519	383	2,754	5,672
5	Over 1 through 5 years	3,565	2,604	87	1,926	5,869	10,728
6	Over 5 years	4,292	2,375	184	104	1,268	14,289
7	Other securities, investment account 19	4,123	2,024	754	481	3,597	6,920
8	State and local government securities	2,580	1,137	236	356	545	1,850
9	Maturing in: 1 year or less	403	85	12	63	146	262
10	Over 1 year	2,177	1,052	224	293	399	1,588
11	Other bonds, stocks, and securities	1,543	887	518	125	3,051	5,070
12	Federal funds sold <sup>3</sup>	12,446	1,916	2,755	293	2,590	8,190
13	To commercial banks in the U.S.	7,919	1,604	2,234	291	1,929	4,089
14	To nonbank brokers and dealers	3,907	312	352	0	645	3,493
15	To others	620	0	170	2	15	607
16	Other loans and leases, gross	87,901	23,291	26,193	5,665	43,182	207,807
17	Commercial and industrial	36,471	6,469	5,927	1,684	15,069	41,021
18	Bankers' acceptances and commercial paper	360	9	4	16	41	1,505
19	All other	36,111	6,460	5,924	1,668	15,028	39,516
20	U.S. addressees	35,925	6,445	5,917	1,665	14,841	39,215
21	Non-U.S. addressees	186	16	7	3	187	301
22	Real estate loans	26,436	9,360	9,266	1,826	16,342	106,108
23	Revolving, home equity	2,073	812	212	120	496	13,915
24	All other	24,364	8,549	9,053	1,706	15,847	92,193
25	Loans to individuals	11,635	4,770	6,895	1,263	7,077	37,134
26	Loans to financial institutions	5,183	775	1,831	157	2,558	5,346
27	Commercial banks in the U.S.	653	26	24	145	2	3,019
28	Banks in foreign countries	91	2	0	0	242	144
29	Nonbank financial institutions	4,439	747	1,808	12	2,314	2,183
30	Loans for purchasing and carrying securities	3,275	368	313	72	478	3,054
31	Loans for agricultural production	111	47	11	162	191	4,000
32	Loans to states and political subdivisions	626	383	215	40	290	902
33	Loans to foreign governments and official institutions	127	5	4	0	229	88
34	All other loans	2,529	485	1,092	422	576	3,204
35	Lease financing receivables	1,506	627	638	41	372	6,949
36	Less: Unearned income	40	40	12	1	31	155
37	Loan and lease reserve <sup>6</sup>	2,089	486	600	165	513	7,538
38	Other loans and leases, net	85,771	22,765	25,580	5,499	42,638	200,113
39	Other assets <sup>19</sup>	13,421	2,469	2,274	606	4,188	37,798
40	<b>TOTAL ASSETS</b>	<b>149,755</b>	<b>41,723</b>	<b>35,344</b>	<b>11,736</b>	<b>71,641</b>	<b>318,762</b>
<b>LIABILITIES</b>							
41	Deposits	93,376	28,107	20,331	9,728	51,955	244,892
42	Demand deposits	30,210	7,250	7,156	3,735	14,287	69,942
43	Individuals, partnerships, and corporations	23,907	5,424	6,176	2,719	12,575	59,920
44	States and political subdivisions	829	126	146	95	201	2,840
45	U.S. government	368	41	44	75	205	835
46	Depository institutions in the U.S.	4,051	1,352	656	747	858	3,897
47	Banks in foreign countries	113	10	14	20	29	395
48	Foreign governments and official institutions	2	0	0	0	1	38
49	Certified and officers' checks	939	298	122	79	418	2,017
50	Other transaction deposits <sup>9</sup>	7,507	3,729	1,919	1,463	7,842	28,227
51	Nontransaction deposits	55,659	17,128	11,256	4,531	29,827	146,722
52	Individuals, partnerships, and corporations	54,253	16,672	11,181	4,291	28,407	145,218
53	States and political subdivisions	1,119	348	42	170	1,230	1,216
54	U.S. government	31	3	0	4	181	102
55	Depository institutions in the U.S.	223	105	30	4	9	144
56	Foreign governments, official institutions, and banks	34	0	2	62	0	43
57	Borrowings <sup>10</sup>	31,454	9,503	9,769	947	10,747	26,649
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,841	1,355	500	85	2,380	1,066
60	Other liabilities for borrowed money <sup>12</sup>	23,613	8,148	9,269	862	8,367	25,583
61	Other liabilities (including subordinated debt)	12,216	1,131	2,302	115	2,199	17,485
62	<b>TOTAL LIABILITIES</b>	<b>137,046</b>	<b>38,741</b>	<b>32,402</b>	<b>10,790</b>	<b>64,901</b>	<b>289,025</b>
63	Residual (Total assets less total liabilities) <sup>14</sup>	12,710	2,982	2,941	945	6,741	29,737
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>15</sup>	117,240	35,044	29,647	8,943	60,574	258,301
65	Time deposits in amounts of \$100,000 or more	11,200	1,840	599	573	4,324	13,511